

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 16-12892-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin M. O'Reilly  
67 Pulaski Ave.  
Wallington, NJ 07057

Social Security No.:  
xxx-xx-0560

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 13, 2020

JAN: sjp

Jeanne Naughton  
Clerk

In re:  
Kevin M. O'Reilly  
Debtor

Case No. 16-12892-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 1 of 2  
Total Noticed: 14

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db +Kevin M. O'Reilly, 67 Pulaski Ave., Wallington, NJ 07057-1301  
cr +HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
cr +SPECIALIZED LOAN SERVICING, LLC, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South,  
Suite 803, Iselin, NJ 08830-2713  
cr +Specialized Loan Servicing LLC as servicing agent, P.O. Box 9013, Addison, TX 75001-9013  
cr +Weichert Financial Services, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925  
516004939 +AMERICAS SERVICING CO/WELLS FARGO HOME M, 1000 BLUE GENTIAN RD. #300, MAC #X7801-02K,  
EAGAN, MN 55121-1786  
516246144 +HSBC BANK USA, NATIONAL ASSOCIATION, AS et.al., AMERICAS SERVICING COMPANY,  
Default Document Processing N9286-01Y, 3476 STATEVIEW BOULEVARD,, MAIL STOP X7801-02T,  
FORT MILL SC 29715-7203  
518627718 +HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516456653 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
516456654 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516004940 +Weichert Financial Services, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516248289 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 00:00:20  
LVNV Funding, LLC its successors and assigns as, assignee of Washington Mutual Bank, NA,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516164067\* +Weichert Financial Services, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
GSAA HOME EQUITY TRUST 2005-6, ASSET-BACKED CERTIFICATES, SERIES 2005-6. nj.bkecf@fedphe.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
for HSBC Bank USA, National Association, As Trustee for GSAA Home Equity Trust 2005-6,  
Asset-Backed Certificates, Series 2005-6 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
NJ\_ECF\_Notices@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
GSAA HOME EQUITY TRUST 2005-6, ASSET-BACKED CERTIFICATES, SERIES 2005-6. rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Kevin M. O'Reilly rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 14

Date Rcvd: Jan 13, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Steven P. Kelly on behalf of Creditor Weichert Financial Services skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 7